

# Frequently Asked Questions

**This FAQ is updated frequently based upon questions supplied by our supported Cardholders and Approving Officials.**

## **How does an employee become a cardholder, checkwriter or approving official?**

An approving official is nominated by any member of management.

A cardholder or checkwriter is nominated by the approving official.

In either instance the respective nominee must take the following training:

GSA SmartPay2 on-line training: <http://apps.fas.gsa.gov/webtraining/trainingdocs/smartpaytraining/index.cfm>

Section 508 on-line training: <http://www.section508.gov/index.cfm?FuseAction=Content&ID=5>

- For the Section 508 training only take the course for “Micro-Purchases”

Ethics for the Acquisition, Technology & Logistics Workforce (CLM003)

- This course is available in the Commerce Learning Center

Read the Commerce Acquisition Manual (CAM) 1313.301 Purchase Card Policy [DOC Purchase Card Program Commerce Acquisition Manual \(CAM\) 1313.301](#) (January 2010)

If you have any questions regarding the initial training or annual refresher training, contact your servicing Agency Program Coordinator.

## **A contractor may not be issued a purchase card or Convenience Checking account.**

## **How do I access JPMorgan Chase PaymentNet system?**

<http://gov1.paymentnet.com>

## **I am locked out of the JPMorgan Chase PaymentNet system. What should I do?**

Click on [Forgot Password?](#) JPMC will send a temporary password to your e-mail. If you still cannot access PaymentNet, call the customer service number for JPMC on the back of your credit card.

## **Can I reconcile my bankcard statement in JPMorgan Chase's PaymentNet system?**

Not at this time. You must reconcile your bankcard statement in the Department of Commerce's Commerce Purchase Card System (CPCS). (Exception: USPTO and NTIS)

## **What paperwork should I have in my transaction files?**

For each transaction you should have:

- 1.) Purchase request - some type of request that identifies what you are to buy, quantity, cost and the reason or justification for the purchases. It must be signed and dated by the requestor and provide the funding for the transaction
- 2.) Any market research conducted by the requestor or cardholder
- 3.) Any pre-approvals required
- 4.) Receipt, packing slip, printout of on-line transaction
- 5.) JPMorgan Bankcard Statement
- 6.) Monthly Purchase Card Transaction Log
- 7.) CPCS Transaction Log

**How can I obtain a replacement purchase card statement?**

The JPMC PaymentNet system allows you the capability of downloading statements for up to two years.

**I find that I continue to run out of money before the end of each billing cycle and cannot purchase anything else.**

Discuss your monthly purchasing habits and requirements with your Approving Official. If your Approving Official determines your limit is not adequate they should contact the A/OPC to discuss an increase to your monthly spending limit.

**I find that I sometimes have a need to purchase items costing more than \$3,000. May I have my single purchase limit increased temporarily to permit the purchase of this item?**

No. The single purchase limit for is set at a maximum of \$3,000 in accordance with the micro-purchase authority limit. It may never be increased for anyone other than an acquisition service warranted Contracting Officer.

**I thought the micro-purchase limit is currently at \$3,000. Why is the single purchase limit (SPL) for construction set at \$2,000 per transaction and \$2,500 for services?**

The SPL for construction is limited to \$2,000 per transaction because anything above that dollar amount is subject to the Davis Bacon Act and shall be procured through issuance of a contract.

The SPL for services is limited to \$2,500 per transaction because anything above that dollar amount is subject to the Service Contract Act and shall be procured through issuance of a contract.

**I'm a cardholder/checkwriter. I've had a card transaction declined or a check refused. What do I do?**

If a purchase card transaction is denied, call the bank or check the declined transaction in PaymentNet.

**I am a cardholder/checkwriter. I am going on 3 weeks annual leave next month and would like to let my co-worker use my purchase card or checkbook while I am gone. Can I do that?**

No. When you were established as either a Cardholder or Checkwriter you were delegated that authority. Only the person whose name appears on the face of the GPC or the Convenience Checks is authorized to conduct any transactions.

**We have a co-worker in our department retiring next month. May we buy them a retirement plaque and pay for it with my GPC?**

No. You purchase the plaque for the individual, which usually has their name engraved on it. You then give it to them to keep and take with them. This falls under the "gift" category and is prohibited. If you wish to give the retiring employee a plaque, fellow employees may contribute their own money to the fund and the office pays for it that way.

**Do we have to process disputes? If so, why do we have to process them in both the CPCS and the JPMC PaymentNet system.**

Yes, you must process any disputes to ensure the Government does not pay more than what we were originally quoted for the supply or service we purchased. At this time, it is a two-step process. Step 1 is to follow the dispute process for the CPCS. This is to ensure that we pay the correct price. Step 2 is to actually

resolve the dispute and ensure it is applied to the bankcard statement correctly. The bank is the deciding official on how the dispute is to be resolved so when you do dispute a charge in the bank system be sure to include as much information as necessary to ensure an appropriate resolution.

### **After the end of cycle reconciliation, who is responsible for the transaction files?**

The Approving Official. Once a cardholder completes their reconciliation process, they then assemble the monthly transaction file and present the file to the approving official so they may perform their part of the reconciliation process. Upon completion of their reconciliation, the approving official is then responsible for the files. They do not have to physically keep the files, they can return them to the cardholder, but the approving official must have access to those files. If the cardholder is located at a remote site not accessible to the approving official, then the approving official should keep the files at their location. When an internal review is conducted, it is at the approving official level.

### **Am I supposed to retain my files for 6 years 3 months?**

No. In accordance with FAR Subpart 4.805, Storage, handling and disposal of contract files, #3 on the chart, "Contracts (and related records or documents, including successful proposals) at or below the simplified acquisition threshold (which micro-purchases come under) for other than construction, files must be maintained for **3 years** from date of final payment.

For construction, up to \$2,000, files must be maintained for **3 years** from date of final payment.

Files older than that must be destroyed before disposal. Shredding is acceptable.

### **What to do if a cardholder is leaving?**

If the cardholder is leaving government employment the approving official must notify the A/OPC immediately and the cardholder must stop using the card. This is to ensure that all transactions can be reconciled prior to the cardholder's departure.

If the transactions cannot be reconciled before the cardholder leaves then the cardholder must meet with the approving official with all of their transaction documents. The cardholder must go over the Monthly Purchase Card Transaction Log with the approving official and identify all transactions that are completed and can be reconciled. The approving official then becomes responsible for reconciling the cardholder's purchase card transactions.

If the cardholder is just moving to another division then notify the A/OPC with the cardholder's new address, phone, and if there is a change of Approving Official.

The cardholder is responsible for updating the default accounting code in CPCS.